



Department of Human Resources
311 West Saratoga Street
Baltimore MD 21201

FAMILY INVESTMENT ADMINISTRATION INFORMATION MEMO

Control Number: #14-14

Effective Date: Immediately Upon Receipt
Issuance Date: April 17, 2014

**TO: DIRECTORS, LOCAL DEPARTMENTS OF SOCIAL SERVICES
DEPUTY/ASSISTANT DIRECTORS FOR FAMILY INVESTMENT
FAMILY INVESTMENT SUPERVISORS AND ELIGIBILITY STAFF**

FROM: DEBBIE RUPPERT, EXECUTIVE DIRECTOR DHMH/OES *Debbie Ruppert*
ROSEMARY MALONE, EXECUTIVE DIRECTOR, FIA *Rosemary Malone*

**RE: COMPLIANCE ISSUES CONFIRMING QUARTERLY BANK
STATEMENTS WHEN TAX RETURNS ARE NOT AVAILABLE
FOR THE LOOK-BACK PERIOD FOR LONG TERM CARE
APPLICATIONS AND REDETERMINATIONS**

PROGRAM AFFECTED: MEDICAL ASSISTANCE

ORIGINATING OFFICE: OFFICE OF ELIGIBILITY SERVICES

SUMMARY:

Individuals applying for LTC-MA are no longer required to provide 60 months of bank and financial statements for themselves and their community spouse in order to evaluate the look-back period.

For individuals applying for LTC-MA that are not required to file a federal tax return, or have not filed their tax return, they must provide their quarterly bank and financial statements. Generally, quarters end in March, June, September and December, and quarterly reports are filed a few weeks later.

Therefore, the case manager should request the quarterly statements the individual received in April, July, October and January. If the account statements are not issued in April, July, October and January, the case manager should request the quarterly statements based on when the financial institution issues the quarterly statements.

For any accounts that issue statements monthly, the case manager should request the statements the individual received for April, July, October and January. For any accounts that issue statements semi-annually or annually, request the statements based upon the month intervals that the applicant/recipient actually receives the statements.

Bank statements include Credit Union accounts. The case manager should review the State Verification Exchange System (SVES) to determine if an applicant who receives Social Security benefits has direct deposit into a bank account. Financial statements include but are not limited to trust funds, IRA or Keogh accounts, stock or bonds, money market funds, etc. Online bank and financial statements are acceptable.

PROCEDURAL REMINDERS

A. Application

If the recipient is not required to file a federal tax return, or has not filed their tax return, they must provide their quarterly bank and financial statements.

Additionally, bank and financial statements are required for the following:

- the month of application;
- the month prior to the month of application; and,
- the last five years of the anniversary month of application.

Note: Depending on the month of application, the quarterly statements may cover both the month of application and the month prior to the month of application.

B. Redetermination

If the recipient is not required to file a federal tax return, or has not filed their tax return for the current tax year, they must provide their quarterly bank and financial statements. Additionally, bank and financial statements are required for the most recent month.

Note: Depending on the month of redetermination, the quarterly statements may cover the most recent month.

Please Note:

The policy explaining how to evaluate the look-back period, as set forth in MR-140, remains unchanged.

INQUIRIES:

Please direct MA policy questions to the DHMH Division of Eligibility Policy at 410-767-1463 or 1-800-492-5231 (select option 2 and request extension 1463).

cc: DHR Executive Staff
DHMH Executive Staff
FIA Management Staff
DHMH Management Staff
Constituent Services
DHR Help Desk